

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re Edward J. Hovatter and Kimberly Macaluso Hovatter

Case No. 19-31483

Reporting Period: November/December 2019

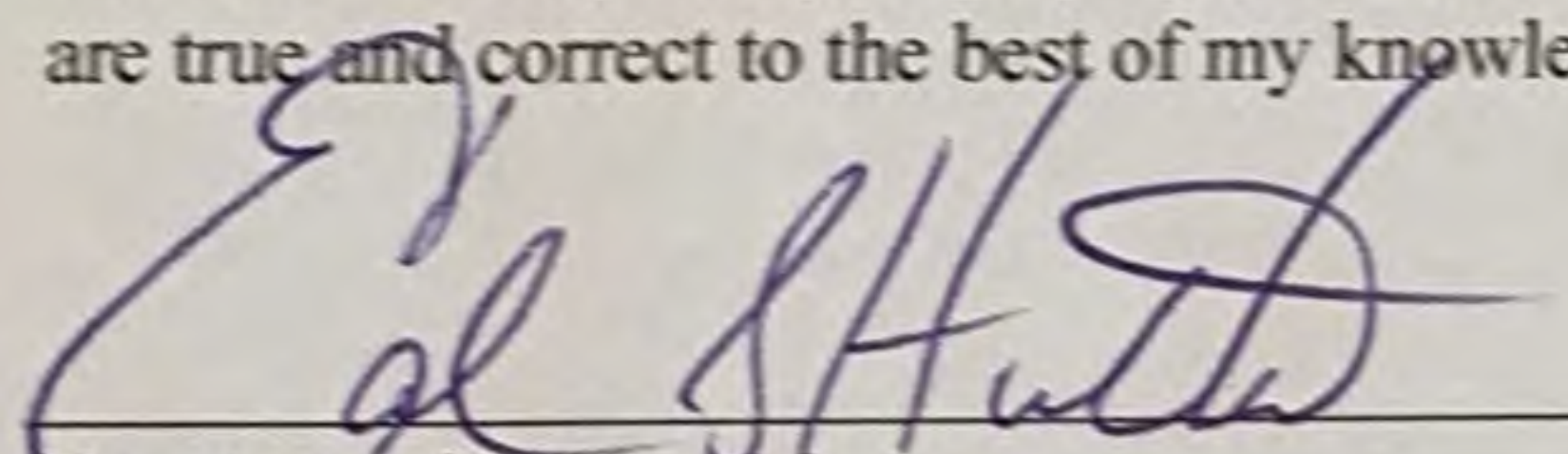
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	✓	
Copies of bank statements		✓	
Cash disbursements journals		✓	
Statement of Operations		n/a	
Balance Sheet		n/a	
Status of Postpetition Taxes		n/a	
Copies of IRS Form 6123 or payment receipt		n/a	
Copies of tax returns filed during reporting period		n/a	
Summary of Unpaid Postpetition Debts		✓	
Listing of aged accounts payable		✓	
Accounts Receivable Reconciliation and Aging		n/a	
Debtor Questionnaire		n/a	

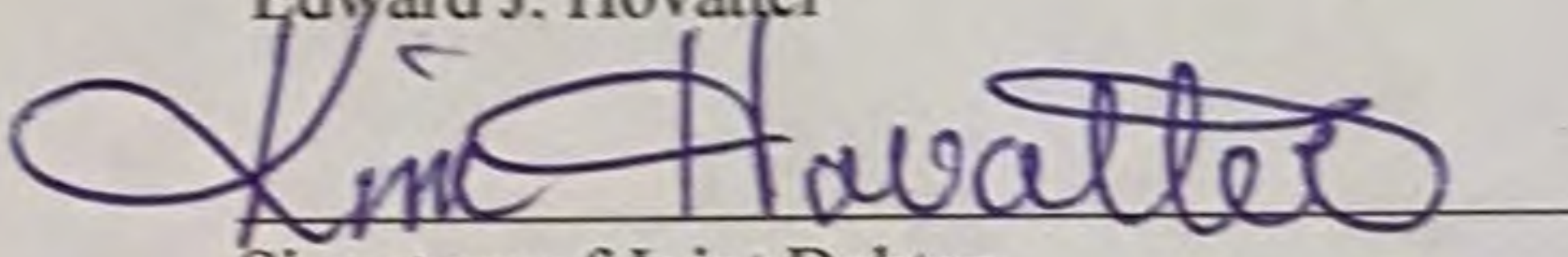
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

Edward J. Hovatter

Date

2-13-2020

  
Signature of Joint Debtor

Kimberly Macaluso Hovatter

Date

2/13/2020

\_\_\_\_\_  
Signature of Authorized Individual\*

Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)



## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CON'T)]

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month as of 11/14/2019</b>	\$ 870.25	\$ 870.25
<b>RECEIPTS</b>		
Wages (Net)	\$ 27,418.13	\$ 27,418.13
<b>Interest and Dividend Income</b>	\$ -	\$ -
Alimony and Child Support	\$ -	\$ -
Social Security and Pension Income	\$ -	\$ -
Sale of Assets	\$ -	\$ -
Other Receipts - (see Attachment 1)	\$ 5,670.00	\$ 5,670.00
<b>Total Receipts</b>	\$ 33,088.13	\$ 33,088.13
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	\$ 13,000.00	\$ 13,000.00
Rental Payment(s)	\$ 1,400.00	\$ 1,400.00
<b>Other Secured Note Payments</b>	\$ -	\$ -
Utilities	\$ 1,879.30	\$ 1,879.30
Insurance	\$ 982.89	\$ 982.89
Auto Expense	\$ 2,028.26	\$ 2,028.26
Lease Payments	\$ -	\$ -
IRA Contributions	\$ -	\$ -
Repairs and Maintenance	\$ -	\$ -
Medical Expenses	\$ 485.74	\$ 485.74
Household Expenses	\$ 846.25	\$ 846.25
Charitable Contributions	\$ -	\$ -
Alimony and Child Support Payments	\$ -	\$ -
Taxes - Real Estate	\$ -	\$ -
Taxes - Personal Property	\$ -	\$ -
Taxes - Other (attach schedule)	\$ -	\$ -
Travel and Entertainment	\$ -	\$ -
Gifts	\$ -	\$ -
Other Disbursements - (see Attachment 1)	\$ 10,696.54	\$ 10,696.54
<b>Total Ordinary Disbursements</b>	\$ 31,318.98	\$ 31,318.98
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	\$ -	\$ -
U. S. Trustee Fees	\$ -	\$ -
Other Reorganization Expenses (attach schedule)	\$ -	\$ -
<b>Total Reorganization Items</b>	\$ -	\$ -
<b>Total Disbursements (Ordinary + Reorganization)</b>	\$ 31,318.98	\$ 31,318.98
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	\$ 1,769.15	\$ 1,769.15
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	\$ 2,639.40	\$ 2,639.40

**In re: Edward & Kimberly Hovatter**  
**Debtor**

**Case No. 19-31483**  
**Reporting Period November - December 25, 2019**

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Attachment 1

Other Receipts

Receipt- Sale of Furniture	\$ 500.00
Receipt- Transfer from Daughter	\$ 110.00
Receipt- Transfer from Daughter	\$ 40.00
Receipt- Transfer from Daughter	\$ 5,000.00
Receipts- Deposit	<u>\$ 20.00</u>
Total Other Receipts	<u><u>\$ 5,670.00</u></u>

Other Disbursements

Other- Bank Fees/Costs	\$ 136.49
Other- Clothing/Dry Cleaning	\$ 91.65
Other- Expense Reimbursement	\$ (81.87)
Other- Food	\$ 3,435.15
Other- Gift	\$ 80.12
Other- Moving Expense	\$ 1,800.00
Other- Payments to Daughters	\$ 2,835.00
Other- NJSVS	\$ 1,000.00
Other- Personal Care	\$ 100.00
Other- Tuition	<u>\$ 1,300.00</u>
Total Other Disbursements	<u><u>\$ 10,696.54</u></u>

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Attachment 2

Date	Account	Payment Amount	Description	Category
11/14/2019	TD 8452	\$ 25.00	US Gas	Auto Expense
11/15/2019	TD 8452	\$ 314.28	Roccos Collision	Auto Expense
11/15/2019	TD 8452	\$ 250.00	Air Bag Service	Auto Expense
11/15/2019	TD 8452	\$ 35.00	Jersey Shore Fed	Auto Expense
11/18/2019	TD 8968	\$ 30.00	US Gas	Auto Expense
11/21/2019	TD 8452	\$ 20.00	Sunoco- US Gas	Auto Expense
11/25/2019	TD 8968	\$ 25.00	Sunoco	Auto Expense
11/27/2019	TD 8968	\$ 20.00	Wawa	Auto Expense
12/4/2019	TD 8452	\$ 307.10	EZ Pass	Auto Expense
12/6/2019	TD 8968	\$ 25.00	Sunoco	Auto Expense
12/6/2019	TD 8968	\$ 20.00	Wawa	Auto Expense
12/9/2019	TD 8968	\$ 25.00	Wawa	Auto Expense
12/9/2019	TD 8452	\$ 21.75	Wawa	Auto Expense
12/11/2019	TD 8968	\$ 96.06	Wawa	Auto Expense
12/11/2019	TD 8452	\$ 20.00	Wawa	Auto Expense
12/12/2019	TD 8968	\$ 25.00	Sunoco	Auto Expense
12/12/2019	TD 8968	\$ 25.00	Wawa	Auto Expense
12/12/2019	TD 8452	\$ 20.00	Lukoil	Auto Expense
12/14/2019	TD 8452	\$ 329.08	Jersey Shore Fed	Auto Expense
12/16/2019	TD 8968	\$ 25.00	Lukoil	Auto Expense
12/17/2019	TD 8452	\$ 229.99	Citizen Bank	Auto Expense
12/17/2019	TD 8968	\$ 25.00	US Gas	Auto Expense
12/18/2019	TD 8452	\$ 25.00	United Gas	Auto Expense
12/18/2019	TD 8968	\$ 25.00	Wawa	Auto Expense
12/19/2019	TD 8452	\$ 20.00	Lukoil	Auto Expense
12/20/2019	TD 8452	\$ 20.00	76 Berlin Gas	Auto Expense
12/23/2019	TD 8452	\$ 25.00	Sunoco	Auto Expense
11/18/2019	TD 8968	\$ 20.73	Home Depot	Household Expense
11/25/2019	TD 8968	\$ 141.91	Mr Green Jeans	Household Expense
11/25/2019	TD 8968	\$ 77.70	Mr Green Jeans	Household Expense
11/26/2019	TD 8452	\$ 68.65	Healthy Paws	Household Expense
11/26/2019	TD 8452	\$ 48.58	Chewy	Household Expense
12/2/2019	TD 8968	\$ 4.25	True Value	Household Expense
12/5/2019	TD 8968	\$ 91.77	Target	Household Expense
12/16/2019	TD 8968	\$ 136.62	Beach Buddies Animal Hospital	Household Expense
12/16/2019	TD 8452	\$ 48.58	Chewy	Household Expense
12/18/2019	TD 8452	\$ 200.00	Heidi Moffitt	Household Expense
12/18/2019	TD 8452	\$ 7.46	Dollar Tree	Household Expense
11/18/2019	TD 8452	\$ 982.89	Allstate	Insurance
11/19/2019	TD 8452	\$ 17.36	CVS	Medical Expense
12/2/2019	TD 8968	\$ 40.04	CVS	Medical Expense
12/4/2019	TD 8968	\$ 41.56	Walgreens	Medical Expense
12/9/2019	TD 8452	\$ 14.99	Walgreens	Medical Expense
12/12/2019	TD 8968	\$ 21.79	CVS	Medical Expense
12/19/2019	TD 8452	\$ 250.00	Dr. Harkaway	Medical Expense
12/19/2019	TD 8452	\$ 100.00	Dr. Harkaway	Medical Expense
12/11/2019	TD 8452	\$ 13,000.00	Shellpoint Mortgage	Mortgage Payment
11/19/2019	TD 8968	\$ 35.00	Overdraft Fee	Other- Bank Fees/Costs
11/20/2019	TD 8968	\$ 5.99	Maintenance Fee	Other- Bank Fees/Costs
11/20/2019	TD 8968	\$ 1.00	Paper Statement Fee	Other- Bank Fees/Costs
11/25/2019	TD 8452	\$ 2.00	Check Image Fee	Other- Bank Fees/Costs
11/25/2019	TD 8452	\$ 1.00	Paper Statement Fee	Other- Bank Fees/Costs
11/26/2019	TD 8452	\$ 35.00	service fee	Other- Bank Fees/Costs
11/27/2019	TD 8452	\$ 35.00	service fee	Other- Bank Fees/Costs
12/23/2019	TD 8452	\$ 1.95	Service Fee	Other- Bank Fees/Costs
12/23/2019	TD 8452	\$ 1.95	Service Fee	Other- Bank Fees/Costs
12/23/2019	TD 8452	\$ 1.95	Service Fee	Other- Bank Fees/Costs
12/23/2019	TD 8452	\$ 1.95	Service Fee	Other- Bank Fees/Costs
12/23/2019	TD 8452	\$ 1.75	Service Fee	Other- Bank Fees/Costs
11/29/2019	TD 8452	\$ 11.95	Harland Clarke- Checks	Other- Bank Fees/Costs
11/16/2019	TD 8452	\$ 69.00	GGs Cleaners	Other- Clothing/Dry Cleaning
12/16/2019	TD 8968	\$ 22.65	Sq Bella U	Other- Clothing/Dry Cleaning
12/6/2019	TD 8452	\$ (81.87)	Deposit	Other- Expense Reimbursement
11/14/2019	TD 8452	\$ 25.12	Target	Other- Food
11/14/2019	TD 8452	\$ 19.08	Wawa	Other- Food
11/15/2019	TD 8968	\$ 164.72	BJs	Other- Food
11/15/2019	TD 8968	\$ 37.63	Wawa	Other- Food
11/15/2019	TD 8452	\$ 15.00	Wawa	Other- Food
11/15/2019	TD 8452	\$ 4.27	Wendys	Other- Food
11/15/2019	TD 8452	\$ 3.40	Wawa	Other- Food

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Attachment 2

Date	Account	Payment Amount	Description	Category
11/18/2019	TD 8968	\$ 31.21	Applebees	Other- Food
11/18/2019	TD 8968	\$ 27.19	Yiannis Café	Other- Food
11/18/2019	TD 8968	\$ 24.46	Wawa	Other- Food
11/18/2019	TD 8452	\$ 19.08	Wawa	Other- Food
11/18/2019	TD 8968	\$ 0.89	Wawa	Other- Food
11/19/2019	TD 8452	\$ 25.00	Wawa	Other- Food
11/19/2019	TD 8452	\$ 19.08	Wawa	Other- Food
11/19/2019	TD 8452	\$ 5.37	Wawa	Other- Food
11/20/2019	TD 8452	\$ 61.69	Wegmans	Other- Food
11/20/2019	TD 8452	\$ 19.08	Wawa	Other- Food
11/21/2019	TD 8452	\$ 69.28	Circle Liquors	Other- Food
11/21/2019	TD 8452	\$ 36.25	Tokyo Madndarin	Other- Food
11/21/2019	TD 8452	\$ 19.08	Wawa	Other- Food
11/22/2019	TD 8452	\$ 150.65	Target	Other- Food
11/22/2019	TD 8452	\$ 50.92	Acme	Other- Food
11/25/2019	TD 8968	\$ 43.18	Target	Other- Food
11/25/2019	TD 8968	\$ 36.25	Carluccios Coal Fired	Other- Food
11/25/2019	TD 8968	\$ 31.75	Wawa	Other- Food
11/25/2019	TD 8968	\$ 25.00	Wawa	Other- Food
11/25/2019	TD 8968	\$ 19.08	Wawa	Other- Food
11/25/2019	TD 8968	\$ 15.50	Acme	Other- Food
11/25/2019	TD 8968	\$ 15.00	Wawa	Other- Food
11/25/2019	TD 8968	\$ 9.93	Wawa	Other- Food
11/25/2019	TD 8968	\$ 5.74	Dunkin Donuts	Other- Food
11/26/2019	TD 8452	\$ 200.00	Carol Macaluso	Other- Food
11/29/2019	TD 8968	\$ 16.77	Baglianis Market	Other- Food
11/29/2019	TD 8968	\$ 4.89	Walgreens	Other- Food
12/2/2019	TD 8968	\$ 47.55	Acme	Other- Food
12/2/2019	TD 8968	\$ 21.93	Taste of NY Café Grill	Other- Food
12/2/2019	TD 8968	\$ 19.08	Wawa	Other- Food
12/2/2019	TD 8968	\$ 7.20	Hot Bagels More	Other- Food
12/3/2019	TD 8968	\$ 26.16	Shanghai House	Other- Food
12/3/2019	TD 8968	\$ 19.08	Wawa	Other- Food
12/6/2019	TD 8968	\$ 220.73	BJs	Other- Food
12/6/2019	TD 8968	\$ 38.74	Yiannis Café	Other- Food
12/6/2019	TD 8968	\$ 37.63	Wawa	Other- Food
12/6/2019	TD 8968	\$ 9.18	Wawa	Other- Food
12/9/2019	TD 8968	\$ 69.28	Circle Liquors	Other- Food
12/10/2019	TD 8452	\$ 80.00	Eddie Glosa	Other- Food
12/10/2019	TD 8452	\$ 19.08	Wawa	Other- Food
12/10/2019	TD 8968	\$ 2.67	Wawa	Other- Food
12/11/2019	TD 8452	\$ 173.60	Target	Other- Food
12/12/2019	TD 8968	\$ 4.39	Wawa	Other- Food
12/13/2019	TD 8968	\$ 19.08	Wawa	Other- Food
12/15/2019	TD 8452	\$ 200.00	Carol Macaluso	Other- Food
12/16/2019	TD 8968	\$ 69.28	Circle Liquors	Other- Food
12/16/2019	TD 8968	\$ 29.00	Yiannis Café	Other- Food
12/16/2019	TD 8968	\$ 19.80	Wawa	Other- Food
12/16/2019	TD 8968	\$ 19.08	Wawa	Other- Food
12/16/2019	TD 8968	\$ 19.08	Wawa	Other- Food
12/16/2019	TD 8968	\$ 9.69	Chik Fil A	Other- Food
12/16/2019	TD 8968	\$ 5.29	Wholefoods	Other- Food
12/17/2019	TD 8968	\$ 22.48	Wawa	Other- Food
12/17/2019	TD 8452	\$ 12.66	Wawa	Other- Food
12/17/2019	TD 8968	\$ 5.33	Santinis Pizza	Other- Food
12/18/2019	TD 8452	\$ 196.28	Target	Other- Food
12/18/2019	TD 8452	\$ 85.35	BJs	Other- Food
12/18/2019	TD 8452	\$ 19.08	Wawa	Other- Food
12/19/2019	TD 8452	\$ 136.92	Circle Liquors	Other- Food
12/19/2019	TD 8452	\$ 60.00	Termini Bakery	Other- Food
12/19/2019	TD 8452	\$ 49.32	Party City	Other- Food
12/19/2019	TD 8968	\$ 22.95	330 Cooper Street	Other- Food
12/19/2019	TD 8452	\$ 19.08	Wawa	Other- Food
12/19/2019	TD 8452	\$ 3.40	Wawa	Other- Food
12/20/2019	TD 8452	\$ 78.37	Acme	Other- Food
12/20/2019	TD 8452	\$ 50.00	Cash	Other- Food
12/20/2019	TD 8452	\$ 40.00	Cash	Other- Food
12/20/2019	TD 8452	\$ 19.08	Wawa	Other- Food
12/20/2019	TD 8452	\$ 6.07	Wendys	Other- Food
12/23/2019	TD 8452	\$ 42.20	Acme	Other- Food

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Attachment 2

Date	Account	Payment Amount	Description	Category
12/23/2019	TD 8452	\$ 33.23	Saladworks	Other- Food
12/23/2019	TD 8452	\$ 20.00	Wawa	Other- Food
12/23/2019	TD 8452	\$ 18.71	Door Dash	Other- Food
12/23/2019	TD 8452	\$ 8.84	Wendys	Other- Food
12/24/2019	TD 8452	\$ 28.58	Acme	Other- Food
12/24/2019	TD 8452	\$ 19.08	Wawa	Other- Food
11/25/2019	TD 8968	\$ 39.36	2cocom Movavi.com	Other- Gift
11/26/2019	TD 8968	\$ 21.28	Pier 1 Imports	Other- Gift
12/2/2019	TD 8968	\$ 19.48	Somerspoint News	Other- Gift
12/2/2019	TD 8452	\$ 1,800.00	Cash	Other- Moving Expense
11/14/2019	TD 8452	\$ 150.00	S. Hov	Other- Payment to Daughter
11/15/2019	TD 8452	\$ 250.00	A. Hov	Other- Payment to Daughter
11/18/2019	TD 8452	\$ 25.00	Venmo-Payment of Daughter Phone	Other- Payment to Daughter
11/19/2019	TD 8452	\$ 210.00	S. Hov	Other- Payment to Daughter
11/21/2019	TD 8452	\$ 350.00	A. Hov	Other- Payment to Daughter
11/29/2019	TD 8452	\$ 170.00	S. Hov	Other- Payment to Daughter
12/2/2019	TD 8452	\$ 225.00	A. Hov	Other- Payment to Daughter
12/2/2019	TD 8452	\$ 50.00	S. Hov	Other- Payment to Daughter
12/4/2019	TD 8452	\$ 250.00	S. Hov	Other- Payment to Daughter
12/5/2019	TD 8452	\$ 160.00	S. Hov	Other- Payment to Daughter
12/13/2019	TD 8968	\$ 150.00	To Account 4236- A. Hov	Other- Payment to Daughter
12/16/2019	TD 8452	\$ 300.00	A. Hov	Other- Payment to Daughter
12/16/2019	TD 8968	\$ 150.00	To Account 4236- A. Hov	Other- Payment to Daughter
12/16/2019	TD 8968	\$ 50.00	To Account 4236- A. Hov	Other- Payment to Daughter
12/19/2019	TD 8452	\$ 250.00	A. Hov	Other- Payment to Daughter
12/20/2019	TD 8452	\$ 75.00	S. Hov	Other- Payment to Daughter
12/24/2019	TD 8452	\$ 20.00	S. Hov	Other- Payment to Daughter
11/15/2019	TD 8452	\$ 1,000.00	NJSVS	Other- NJSVS
12/11/2019	TD 8968	\$ 60.00	Tiffani Nails and Spa	Other- Personal Care
11/18/2019	TD 8968	\$ 40.00	Tiffani Nails and Spa	Other- Personal Care
12/23/2019	TD 8452	\$ 1,300.00	Stockton University	Other- Tuition
11/25/2019	TD 8452	\$ 700.00	Milan Givens	Rental Payments
12/3/2019	TD 8452	\$ 700.00	Milan Givens	Rental Payments
11/20/2019	TD 8452	\$ 17.05	Netflix	Utilities
12/3/2019	TD 8452	\$ 350.31	Sprint	Utilities
12/10/2019	TD 8452	\$ 62.90	Milan Givens	Utilities
12/20/2019	TD 8452	\$ 17.05	Netflix	Utilities
12/23/2019	TD 8452	\$ 578.71	AC Electric	Utilities
12/23/2019	TD 8452	\$ 250.00	Water- New Jersey America	Utilities
12/23/2019	TD 8452	\$ 229.67	Water- New Jersey America	Utilities
12/23/2019	TD 8452	\$ 144.84	PECO	Utilities
12/23/2019	TD 8452	\$ 116.37	South Jersey Gas	Utilities
12/23/2019	TD 8452	\$ 70.72	South Jersey Gas	Utilities
12/23/2019	TD 8452	\$ 41.68	AC Electric	Utilities
		<u>\$ 31,318.98</u>		

In re

In re: Edward & Kimberly Hovatter  
Debtor

Case No. 19-31483

Reporting Period November - December 25, 2019

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
<b>Other Taxes</b>			
<b>Other Ordinary Disbursements</b>			
	See Attached Reconciliation Detail		
<b>Other Reorganization Expenses</b>			

In re: Edward & Kimberly Hovatter  
Debtors

Case No. 19-31483  
Reporting Period November - December 25, 2019

**Summary of Unpaid Post-Petition Debts**

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Amount Due</u></b>	<b><u>Amount Paid</u></b>	<b><u>Amount Owed</u></b>
12/1/2019	Shellpoint Mortgage	\$18,331.79	\$13,000.00	\$5,331.79
12/1/2019	Republic Bank	\$950.44	\$0.00	\$950.44

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\$6,282.23





America's Most Convenient Bank®

I

## STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
 KIMBERLY MACALUSO HOVATTER  
 9 E ABERDEEN RD  
 OCEAN CITY NJ 08226-4701

Page: 1 of 7  
 Statement Period: Oct 26 2019-Nov 25 2019  
 Cust Ref #: [REDACTED] 630-I-\*\*\*  
 Primary Account #: [REDACTED] 8452

**TD Convenience Checking**

EDWARD J HOVATTER ESQ  
 KIMBERLY MACALUSO HOVATTER

Account # [REDACTED] 8452

**ACCOUNT SUMMARY**

Statement Balance as of 10/26	351.75
Plus 12 Deposits and Other Credits	41,757.62
Less 67 Checks and Other Debits	42,000.69
Less Service Charges	3.00
Statement Balance as of 11/25	105.68

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$70.00	\$280.00
Total Returned Item Fees (NSF)	\$0.00	\$210.00

**ACCOUNT ACTIVITY****Transactions by Date**

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
10/28	DEBIT CARD PAYMENT, **** [REDACTED] 6840 AUT 102519 VISA DDA PUR HEALTHY PAWS PET INSURAN TRACIM HEALTH * WA	68.65		283.10
10/29	eTransfer Debit, Online Xfer Transfer to CK 4322828968	100.00		183.10
10/30	eTransfer Credit, Online Xfer Transfer from CK 4321284236		100.00	283.10
10/31	ACH DEBIT, SPRINT8006396111 ACHBILLPAY **** [REDACTED] 3544	346.53		-63.43
10/31	ELECTRONIC PMT-WEB, VENMO PAYMENT ** [REDACTED] 0787	200.00		-263.43
10/31	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		300.00	36.57
10/31	DEPOSIT		27,542.62	27,579.19
10/31	Check # [REDACTED]	3.10		27,576.09
11/01	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 0713	600.00		26,976.09
11/01	OVERDRAFT PD	70.00		26,906.09
11/01	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	300.00		26,606.09
11/04	ACH DEPOSIT, VENMO CASHOUT *** [REDACTED]		700.00	27,306.09
11/04	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.75		27,304.34
11/04	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.95		27,302.39
11/04	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.95		27,300.44

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

# How to Balance your Account

Page:

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**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	105.68
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.





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## STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 3 of 7  
 Statement Period: Oct 26 2019-Nov 25 2019  
 Cust Ref #: [REDACTED] 630-I-\*\*\*  
 Primary Account #: [REDACTED] 3452

## ACCOUNT ACTIVITY

## Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
11/04	ELECTRONIC PMT-TEL, ATLANTICCITY EL RESI UTIL 6970210	22.12		27,278.32
11/04	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 290	50.00		27,228.32
11/04	ELECTRONIC PMT-TEL, CHASE CREDIT CRD EPAY ** [REDACTED] 5300	500.00		26,728.32
11/04	ELECTRONIC PMT-TEL, ATLANTICCITY EL RESI UTIL [REDACTED] 9982	627.69		26,100.63
11/04	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 9105	2,100.00		24,000.63
11/04	ELECTRONIC PMT-TEL, NEWREZ-SHELLPOIN ACH PMT * [REDACTED] 532	18,331.79		5,668.84
11/05	ELECTRONIC PMT-TEL, COMCAST CABLE 3764404	491.81		5,177.03
11/05	ACH DEBIT, SOUTHJERSEYGAS SJERSEYGAS ** [REDACTED] 8782	52.39		5,124.64
11/05	ELECTRONIC PMT-TEL, NORDSTROM PAYMENT ** [REDACTED] 0814	165.00		4,959.64
11/05	ELECTRONIC PMT-TEL, PECO RESIDENTAL UTIL PMT [REDACTED]	298.30		4,661.34
11/05	ELECTRONIC PMT-TEL, BCBSNJ PRIMARY 1 ONLINE *** [REDACTED] 44261	351.84		4,309.50
11/05	VISA TRANSFER, *****30012971925 AUT 110519 VISA TRANSFER PAYPAL HOVATTER EDWARD SAN JOSE * CA		3,290.00	7,599.50
11/06	ACH DEPOSIT, PAYPAL TRANSFER ****069004539		100.00	7,699.50
11/06	ELECTRONIC PMT-WEB, COMENITY PAY CP WEB PYMT P [REDACTED] 3676	600.00		7,099.50
11/06	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 3968		200.00	7,299.50
11/06	Check #9185	5,000.00		2,299.50
11/07	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 1136	225.00		2,074.50
11/07	DEBIT POS, ** [REDACTED] 6840 AUT 110719 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	21.03		2,053.47
11/08	DEBIT CARD PURCHASE, * [REDACTED] 1925 AUT 110719 VISA DDA PUR CHEWY COM [REDACTED] 4399 * FL	56.26		1,997.21
11/08	Check #9192	200.00		1,797.21
11/12	TD ATM DEBIT, ** [REDACTED] 6840 AUT 111119 DDA WITHDRAW 1101 MANTUA PIKE MANTUA * NJ	100.00		1,697.21
11/12	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 5267	50.00		1,647.21
11/12	DEBIT POS, ** [REDACTED] 6840 AUT 111219 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	36.52		1,610.69



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STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 4 of 7  
Statement Period: Oct 26 2019-Nov 25 2019  
Cust Ref #: [REDACTED] 630-I-\*\*\*  
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
11/13	DEBIT CARD PURCHASE, *** [REDACTED] 1925 AUT 111119 VISA DDA PUR INCHARGE [REDACTED] 0049 * FL	25.00		1,585.69
11/13	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		4,300.00	5,885.69
11/13	DEBIT	5,000.00		885.69
11/13	DEBIT POS, ** [REDACTED] 6840 AUT 111319 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		866.61
11/14	DEBIT CARD PURCHASE, *** [REDACTED] 6840 AUT 111319 VISA DDA PUR US GAS SOMERS POINT SOMERS POINT * NJ	25.00		841.61
11/14	DEBIT POS, ** [REDACTED] 6840 AUT 111419 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	25.12		816.49
11/14	DEBIT POS, * [REDACTED] 6840 AUT 111419 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		797.41
11/14	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 34236	150.00		647.41
11/15	DEBIT CARD PURCHASE, * [REDACTED] 1925 AUT 111419 VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	15.00		632.41
11/15	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 1246	250.00		382.41
11/15	DEBIT POS, *** [REDACTED] 1925 AUT 111519 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	3.40		379.01
11/15	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 3968		1,800.00	2,179.01
11/15	Check #9186	1,000.00		1,179.01
11/18	DEBIT CARD PURCHASE, ** [REDACTED] 1925 AUT 111419 VISA DDA PUR WENDY S 3078 MANTUA * NJ	4.27		1,174.74
11/18	DEPOSIT		2,250.00	3,424.74
11/18	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 968	1,000.00		2,424.74
11/18	DEBIT POS, *** [REDACTED] 1925 AUT 111819 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		2,405.66
11/18	Check #9187	982.89		1,422.77
11/19	DEBIT CARD PURCHASE, ** [REDACTED] 1925 AUT 111819 VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	25.00		1,397.77
11/19	ACH DEPOSIT, VENMO CASHOUT * [REDACTED] 6435		475.00	1,872.77

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STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 5 of 7  
Statement Period: Oct 26 2019-Nov 25 2019  
Cust Ref #: [REDACTED] 630-I-\*\*\*  
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
11/19	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 84236	210.00		1,662.77
11/19	DEBIT POS, ** [REDACTED] 1925 AUT 111919 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	5.37		1,657.40
11/19	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8968	50.00		1,607.40
11/19	DEBIT POS, * [REDACTED] 1925 AUT 111919 DDA PURCHASE CVS PHARMACY 00 00961 OCEAN CITY * NJ	17.36		1,590.04
11/19	DEBIT POS, ** [REDACTED] 1925 AUT 111919 DDA PURCHASE WAWA 771 OCEAN CITY * NJ	19.08		1,570.96
11/20	DEBIT CARD PAYMENT, ** [REDACTED] 1925 AUT 111919 VISA DDA PUR NETFLIX COM NETFLIX COM * CA	17.05		1,553.91
11/20	DEBIT POS, ** [REDACTED] 6840 AUT 112019 DDA PURCHASE WEGMANS 10 RT 70W CHER CHERRY HILL * NJ	61.69		1,492.22
11/20	DEBIT POS, *** [REDACTED] 1925 AUT 112019 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		1,473.14
11/20	Check #9195	69.00		1,404.14
11/20	Check #9196	35.00		1,369.14
11/21	DEBIT CARD PURCHASE, **** [REDACTED] 1925 AUT 111919 VISA DDA PUR TOKYO MANDARIN MARMORA * NJ	36.25		1,332.89
11/21	DEBIT CARD PURCHASE, ** [REDACTED] 1925 AUT 112019 VISA DDA PUR US GAS SOMERS POINT SOMERS POINT * NJ	20.00		1,312.89
11/21	DEBIT CARD PURCHASE, **** [REDACTED] 6840 AUT 112019 VISA DDA PUR CIRCLE LIQUOR SOMERS POINT * NJ	69.28		1,243.61
11/21	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 5256	350.00		893.61
11/21	DEBIT POS, ** [REDACTED] 1925 AUT 112119 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	19.08		874.53
11/22	DEBIT POS, *** [REDACTED] 6840 AUT 112219 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	150.65		723.88
11/22	DEBIT POS, ** [REDACTED] 1925 AUT 112219 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	50.92		672.96
11/22	Check [REDACTED]	314.28		358.68



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 6 of 7  
Statement Period: Oct 26 2019-Nov 25 2019  
Cust Ref #: [REDACTED]-630-I-\*\*\*  
Primary Account #: [REDACTED]8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
11/25	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]8968		700.00	1,058.68
11/25	ELECTRONIC PMT-WEB, VENMO PAYMENT *** [REDACTED] 4626	700.00		358.68
11/25	Check # [REDACTED]	250.00		108.68
11/25	CHECK IMAGE FEE	2.00		106.68
11/25	PAPER STATEMENT FEE	1.00		105.68

Checks Paid

No. Checks: 9

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
10/31	9173	3.10	11/20	9195*	69.00
11/06	9185*	5,000.00	11/20	9196	35.00
11/15	9186	1,000.00	11/22	9197	314.28
11/18	9187	982.89	11/25	9198	250.00
11/08	9192*	200.00			

INTEREST SUMMARY

Beginning Interest Rate	0.00%
Number of days in this Statement Period	31
Interest Earned this Statement Period	0.00
Annual Percentage Yield Earned	0.00%
Interest Paid Year to date	0.00





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STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 7 of 7  
Statement Period: Oct 26 2019-Nov 25 2019  
Cust Ref #: 630-I-\*\*\*  
Primary Account #: 8452

TD Bank 9173  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
9/19/19  
PAY TO THE ORDER OF Paul Farrell \$ 3.10<sup>10/100</sup>  
Three  
MEMO Ed Hovatter

#9173 10/31 \$3.10

TD Bank 9185  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-1-19  
PAY TO THE ORDER OF Obenye Robinson Maxwell & April LLC \$ 5,000.00  
Five thousand  
MEMO Robinson

#9185 11/06 \$5,000.00

TD Bank 9186  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-2-19  
PAY TO THE ORDER OF NJOVS \$ 1,000.00  
One thousand  
MEMO PL# 460456870062902

#9186 11/15 \$1,000.00

TD Bank 9187  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-2-19  
PAY TO THE ORDER OF Allstate \$ 982.89  
Nine hundred and eighty-two  
MEMO Policy # 939616154

#9187 11/18 \$982.89

TD Bank 9192  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-8-19  
PAY TO THE ORDER OF Heidi Moffitt \$ 200.00  
Two hundred  
MEMO Thank You!

#9192 11/08 \$200.00

TD Bank 9195  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-16-19  
PAY TO THE ORDER OF GG's Cleaners \$ 69.00  
Sixty nine  
MEMO Kim Hovatter

#9195 11/20 \$69.00

TD Bank 9196  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-15-19  
PAY TO THE ORDER OF Tressy Shore Federal Credit Union \$ 35.00  
Thirty Five  
MEMO Ref from the 8452 account

#9196 11/20 \$35.00

TD Bank 9197  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-15-19  
PAY TO THE ORDER OF Pace's Collision Center \$ 314.28  
Three hundred fourteen  
MEMO Auto 140 CS headlight

#9197 11/22 \$314.28

TD Bank 9198  
Edward J. Hovatter  
Kimberly Macaluso Hovatter  
422 Adams Avenue  
Ocean City, NJ 08226  
11-15-19  
PAY TO THE ORDER OF Arday Service \$ 250.00  
Two hundred fifty  
MEMO MS 8500 Agreement Inc. #34789

#9198 11/25 \$250.00



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## STATEMENT OF ACCOUNT

2505-FTD01040122519420990



EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER  
DIPS CASE 19-31483 DIST NJ  
9 E ABERDEEN RD  
OCEAN CITY NJ 08226-4701

Page: 1 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: [REDACTED] 039-I-\*\*\*  
Primary Account #: [REDACTED] 8452

## Chapter 11 Checking

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Account # [REDACTED] 8452

## ACCOUNT SUMMARY

Statement Balance as of 11/26	105.68
Plus 8 Deposits and Other Credits	27,349.57
Less 77 Checks and Other Debits	24,829.18
Statement Balance as of 12/25	2,626.07

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$35.00	\$315.00
Total Returned Item Fees (NSF)	\$35.00	\$245.00

## ACCOUNT ACTIVITY

## Transactions by Date

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
11/26	DEBIT CARD PAYMENT, * [REDACTED] 8840 AUT 112519 VISA DDA PUR HEALTHY PAWS PET INSURAN TRACIM HEALTH * WA	68.65		37.03
11/26	DEBIT CARD PURCHASE, * [REDACTED] 1925 AUT 112519 VISA DDA PUR CHEWY COM [REDACTED] 399 * FL	48.58		-11.55
11/26	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8968		50.00	38.45
11/26	OVERDRAFT PD	35.00		3.45
11/26	Check #9194	200.00		-196.55
11/27	MOBILE DEPOSIT		5,000.00	4,803.45
11/27	OVERDRAFT RET	35.00		4,768.45
11/27	RETURNED ITEM		200.00	4,968.45
11/29	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	170.00		4,798.45
11/29	ACH DEBIT, HARLAND CLARKE CHK ORDERS *MHV*** [REDACTED] 41L7	11.95		4,786.50
12/02	DEBIT	1,800.00		2,986.50
12/02	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 9323	50.00		2,936.50
12/02	ELECTRONIC PMT-WEB, VENMO PAYMENT ** [REDACTED] 1426	225.00		2,711.50
12/03	ACH DEBIT, SPRINT8006396111 ACHBILLPAY ** [REDACTED] 3544	350.31		2,361.19
12/03	ELECTRONIC PMT-WEB, VENMO PAYMENT *** [REDACTED] 7803	700.00		1,661.19
12/04	DEBIT CARD PURCHASE, *** [REDACTED] 8840 AUT 120219 VISA DDA PUR NEW JERSEY E ZPASS [REDACTED] 6865 * NJ	307.10		1,354.09

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Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

2505-1-4-000003



## 2505-1-4-000000

1	Ending Balance	2,628.07
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	
5	Adjusted Balance	

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



**Bank**

America's Most Convenient Bank®

**STATEMENT OF ACCOUNT**EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTERPage: 3 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: [REDACTED] 039-I-\*\*\*  
Primary Account #: [REDACTED] 8452**ACCOUNT ACTIVITY****Transactions by Date (continued)**

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/04	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	250.00		1,104.09
12/05	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	160.00		944.09
12/06	DEPOSIT		81.87	1,025.96
12/06	Check #102	200.00		825.96
12/09	DEBIT POS, *** [REDACTED] 6840 AUT 120919 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	21.75		804.21
12/09	DEBIT POS, *** [REDACTED] 6840 AUT 120919 DDA PURCHASE WALGREENS STORE 1332 WES OCEAN CITY * NJ	14.99		789.22
12/10	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 8315	80.00		709.22
12/10	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 0793	62.90		646.32
12/10	DEBIT POS, **** [REDACTED] 1925 AUT 121019 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		627.24
12/11	DEBIT POS, **** [REDACTED] 6840 AUT 121119 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	173.60		453.64
12/11	DEBIT CARD PURCHASE, ** [REDACTED] 1925 AUT 121019 VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	20.00		433.64
12/12	DEPOSIT		15,515.78	15,949.42
12/12	DEBIT CARD PURCHASE, *** [REDACTED] 1925 AUT 121119 VISA DDA PUR LUKOIL 57277 SEWELL * NJ	20.00		15,929.42
12/16	Check #103	13,000.00		2,929.42
12/16	ELECTRONIC PMT-WEB, VENMO PAYMENT * [REDACTED] 5972	300.00		2,629.42
12/16	DEBIT CARD PURCHASE, *** [REDACTED] 1925 AUT 121319 VISA DDA PUR CHEWY COM [REDACTED] FL	48.58		2,580.84
12/17	ELECTRONIC PMT-TEL, CITIZENS BANK NA PHONE PAY * [REDACTED] 9612	229.99		2,350.85
12/17	DEBIT POS, ** [REDACTED] 1925 AUT 121719 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	12.66		2,338.19
12/18	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8968		350.00	2,688.19
12/18	Check [REDACTED]	1,000.32		1,687.87
12/18	DEBIT POS, **** [REDACTED] 6840 AUT 121819 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	196.28		1,491.59

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2506-2-4-000000





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STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 4 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: [REDACTED] 039-I-\*\*\*  
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/18	DEBIT POS, **** [REDACTED] 6840 AUT [REDACTED] DDA PURCHASE BJS WHOLESALE 0 200 WRA MAYS LANDING * NJ	85.35		1,406.24
12/18	DEBIT CARD PURCHASE, **** [REDACTED] 6840 AUT [REDACTED] VISA DDA PUR UNITED GAS TURNERSVILLE * NJ	25.00		1,381.24
12/18	DEBIT POS, **** [REDACTED] 6840 AUT [REDACTED] DDA PURCHASE WAWA 728 OCEAN CITY * NJ	19.08		1,362.16
12/18	DEBIT POS, **** [REDACTED] 6840 AUT [REDACTED] DDA PURCHASE DOLLAR TR 33A BETHEL R SOMERS POINT * NJ	7.46		1,354.70
12/19	eTransfer Credit, Online Xfer Transfer from CK 4 [REDACTED] 8968		100.00	1,454.70
12/19	DEBIT CARD PURCHASE, ** [REDACTED] 6840 AUT 121819 VISA DDA PUR THE HARKAWAY CTR DERM NORTHFIELD * NJ	250.00		1,204.70
12/19	ELECTRONIC PMT-WEB, VENMO PAYMENT *** [REDACTED] 9055	250.00		954.70
12/19	Check [REDACTED]	200.00		754.70
12/19	DEBIT CARD PURCHASE, **** [REDACTED] 6840 AUT [REDACTED] VISA DDA PUR CIRCLE LIQUOR SOMERS POINT * NJ	136.92		617.78
12/19	DEBIT CARD PURCHASE, **** [REDACTED] 6840 AUT [REDACTED] VISA DDA PUR THE HARKAWAY CTR DERM NORTHFIELD * NJ	100.00		517.78
12/19	DEBIT CARD PURCHASE, ***** [REDACTED] 6840 AUT [REDACTED] VISA DDA PUR TERMINI BROTHERS MAIN PHILADELPHIA * PA	60.00		457.78
12/19	DEBIT POS, ***** [REDACTED] 6840 AUT [REDACTED] DDA PURCHASE PARTY CITY 480 530 CON MAYS LANDING * NJ	49.32		408.46
12/19	DEBIT CARD PURCHASE, **** [REDACTED] 1925 AUT 121819 VISA DDA PUR LUKOIL 57277 SEWELL * NJ	20.00		388.46
12/19	DEBIT POS, *** [REDACTED] 06840 AUT 121919 DDA PURCHASE WAWA 8343 GALLOWAY * NJ	19.08		369.38
12/19	DEBIT POS, *** [REDACTED] 1925 AUT 121919 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	3.40		365.98
12/20	DEPOSIT		6,051.92	6,417.90
12/20	DEBIT	50.00		6,367.90
12/20	Check [REDACTED]	329.08		6,038.82

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STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 5 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: [REDACTED] 039-[-]\*\*\*  
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/20	DEBIT POS, ***[REDACTED] 6840 AUT 122019 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	78.37		5,960.45
12/20	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	75.00		5,885.45
12/20	TD ATM DEBIT, * [REDACTED] 6840 AUT 122019 DDA WITHDRAW 101 EAST 9TH STREET OCEAN CITY * NJ	40.00		5,845.45
12/20	DEBIT CARD PURCHASE, **** [REDACTED] 1925 AUT 121919 VISA DDA PUR 76 GAS BERLIN WEST BERLIN * NJ	20.00		5,825.45
12/20	DEBIT POS, *** [REDACTED] 6840 AUT 122019 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	19.08		5,806.37
12/20	DEBIT CARD PAYMENT, *** [REDACTED] 1925 AUT [REDACTED] VISA DDA PUR NETFLIX COM NETFLIX COM * CA	17.05		5,789.32
12/20	DEBIT CARD PURCHASE, **** [REDACTED] 1925 AUT [REDACTED] VISA DDA PUR WENDY S 3078 MANTUA * NJ	6.07		5,783.25
12/23	ELECTRONIC PMT-WEB, RICHARD STOCKTON STUDENT [REDACTED]	1,300.00		4,483.25
12/23	ELECTRONIC PMT-TEL, ATLANTICCITY EL RESI UTIL [REDACTED]	578.71		3,904.54
12/23	ELECTRONIC PMT-TEL, AMERICAN-WATER UTIL-PMNT [REDACTED]	250.00		3,654.54
12/23	ELECTRONIC PMT-TEL, AMERICAN-WATER UTIL-PMNT [REDACTED]	229.67		3,424.87
12/23	Check [REDACTED]	200.00		3,224.87
12/23	ELECTRONIC PMT-TEL, PECO RESIDENTAL UTIL PMT [REDACTED]	144.84		3,080.03
12/23	ACH DEBIT, SOUTHJERSEYGAS SJERSEYGAS **** [REDACTED] 8433	116.37		2,963.66
12/23	ACH DEBIT, SOUTHJERSEYGAS SJERSEYGAS ** [REDACTED] 5904	70.72		2,892.94
12/23	DEBIT POS, **** [REDACTED] 1925 AUT [REDACTED] DDA PURCHASE ACME 2649 OCEAN CITY * NJ	42.20		2,850.74
12/23	ELECTRONIC PMT-TEL, ATLANTICCITY EL RESI UTIL 1510147	41.68		2,809.06
12/23	DEBIT CARD PURCHASE, **** [REDACTED] 6840 AUT 121919 VISA DDA PUR SALADWORKS GALLOWAY GALLOWAY * NJ	33.23		2,775.83

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Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

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**Bank**

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**STATEMENT OF ACCOUNT**EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTERPage: 6 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: 039-|-\*\*\*  
Primary Account #: 8452**ACCOUNT ACTIVITY****Transactions by Date (continued)**

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/23	DEBIT CARD PURCHASE, ****[REDACTED] 6840 AUT [REDACTED] VISA DDA PUR SUNOCO [REDACTED] 4300 HAMMONTON * NJ	25.00		2,750.83
12/23	DEBIT CARD PURCHASE, ****[REDACTED] 1925 AUT [REDACTED] VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	20.00		2,730.83
12/23	DEBIT CARD PURCHASE, ****[REDACTED] 1925 AUT [REDACTED] VISA DDA PUR DOORDASH MCDONALDS WWW DOORDASH * CA	18.71		2,712.12
12/23	DEBIT CARD PURCHASE, ***[REDACTED] 1925 AUT [REDACTED] VISA DDA PUR WENDY S 3078 MANTUA * NJ	8.84		2,703.28
12/23	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.95		2,701.33
12/23	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.95		2,699.38
12/23	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.95		2,697.43
12/23	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.95		2,695.48
12/23	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED]	1.75		2,693.73
12/24	DEBIT POS, ****[REDACTED] 1925 AUT [REDACTED] DDA PURCHASE ACME 2649 OCEAN CITY * NJ	28.58		2,665.15
12/24	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	20.00		2,645.15
12/24	DEBIT POS, ***[REDACTED] 1925 AUT 122419 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	19.08		2,626.07

**Checks Paid**

No. Checks: 7

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/06	102	200.00	12/20	106	329.08
12/16	103	13,000.00	12/19	107	200.00
12/18	104	1,000.32	11/26	9194*	200.00
12/23	105	200.00			

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America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 7 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: [REDACTED] 039-I-\*\*\*  
Primary Account #: [REDACTED] 8452

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### INTEREST SUMMARY

Beginning Interest Rate	0.00%
Number of days in this Statement Period	30
Interest Earned this Statement Period	0.00
Annual Percentage Yield Earned	0.00%
Interest Paid Year to date	0.00

2605-4-4-000000



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**STATEMENT OF ACCOUNT**

EDWARD J HOVATTER ESQ  
KIMBERLY MACALUSO HOVATTER

Page: 8 of 8  
Statement Period: Nov 26 2019-Dec 25 2019  
Cust Ref #: [REDACTED] 039-I-\*\*\*  
Primary Account #: [REDACTED] 8452

EDWARD J HOVATTER ESQ  
KIMBERLY A HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226-4701

11-26-19 102 11/26/19

Pay to the Order of Carol Macaluso \$ 200.00  
Two hundred 00/100 Dollars

TD Bank  
America's Most Convenient Bank®

For Rent [REDACTED] Kim Hovatter

#102 12/06 \$200.00

EDWARD J HOVATTER ESQ  
KIMBERLY A HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226-4701

12-11-19 103 12/11/19

Pay to the Order of Shellpoint Mortgage Servicing \$ 13,000.00  
Thirteen thousand 00/100 Dollars

TD Bank  
America's Most Convenient Bank®

Loan # 0578964532 Kim Hovatter

#103 12/16 \$13,000.00

EDWARD J HOVATTER ESQ  
KIMBERLY A HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226-4701

12-11-19 104 12/11/19

Pay to the Order of Louella Birnbaum \$ 1,000.32  
One thousand 32/100 Dollars

TD Bank  
America's Most Convenient Bank®

For Reimbursement for Overpayment Kimberly Hovatter

#104 12/18 \$1,000.32

EDWARD J HOVATTER ESQ  
KIMBERLY A HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226-4701

12/15/19 105 12/15/19

Pay to the Order of Carol Macaluso \$ 200.00  
Two hundred 00/100 Dollars

TD Bank  
America's Most Convenient Bank®

Kim Hovatter

#105 12/23 \$200.00

EDWARD J HOVATTER ESQ  
KIMBERLY A HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226-4701

12-14-19 106 12/14/19

Pay to the Order of Jersey Shore Federal Credit Union \$ 329.08  
Three hundred and twenty nine 08/100 Dollars

TD Bank  
America's Most Convenient Bank®

Car Loan # 496450-30 Kim Hovatter

#106 12/20 \$329.08

EDWARD J HOVATTER ESQ  
KIMBERLY A HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226-4701

12-18-19 107 12/18/19

Pay to the Order of Heidi Moffit \$ 200.00  
Two hundred 00/100 Dollars

TD Bank  
America's Most Convenient Bank®

Thank You Kim Hovatter

#107 12/19 \$200.00

Edward J. Hovatter  
Kimberly Macaluso Hovatter  
9 E ABERDEEN RD  
OCEAN CITY, NJ 08226

11-17-19 9194 11/17/19

Pay to the Order of Carol Macaluso \$ 200.00  
Two hundred 00/100 Dollars

TD Bank  
America's Most Convenient Bank®

Kim Hovatter

#9194 11/26 \$200.00



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STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTER  
9 E ABERDEEN RD  
OCEAN CITY NJ 08226-4701

Page: 1 of 4  
Statement Period: Oct 21 2019-Nov 20 2019  
Cust Ref #: [REDACTED]622-T-###  
Primary Account #: [REDACTED]8968

**TD Simple Checking**

KIMBERLY A HOVATTER  
EDWARD J HOVATTER

Account # [REDACTED]8968

**ACCOUNT SUMMARY**

Beginning Balance	17.09	Average Collected Balance	260.45
Electronic Deposits	6,639.18	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	5,366.65	Annual Percentage Yield Earned	0.00%
Other Withdrawals	35.00	Days in Period	31
Service Charges	6.99		
Ending Balance	1,247.63		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$35.00	\$35.00

**DAILY ACCOUNT ACTIVITY**

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
10/21	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP *** [REDACTED] 248M	1,238.36
10/21	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8452	300.00
10/29	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8452	100.00
11/01	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP ** [REDACTED] 348M	270.52
11/15	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP ** [REDACTED] 148M	1,035.32
11/15	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP ** [REDACTED] 048M	1,267.49
11/18	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8452	1,000.00
11/18	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 4236	110.00
11/19	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8452	50.00
11/19	ACH RETURNED ITEM, LAULETTA BIRNBAU REVERSAL *** [REDACTED] 748M	1,267.49
	Subtotal:	6,639.18

## 2 of 4

1	Ending Balance	1,247.63
2	Total Deposits	
3	Sub Total	
4	Total Withdrawals	
5	Adjusted Balance	

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.





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STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTER

Page: 3 of 4  
Statement Period: Oct 21 2019-Nov 20 2019  
Cust Ref #: [REDACTED] 622-T-###  
Primary Account #: [REDACTED] 8968

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/21	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	150.00
10/21	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	1,000.00
10/24	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	200.00
10/31	ACH DEBIT, CITIZENS ONE AUT LOAN PYMNT *** [REDACTED] 8572	229.99
11/04	DEBIT CARD PURCHASE, **** [REDACTED] 1005, AUT 110219 VISA DDA PUR SHANGHAI HOUSE SOMERS POINT * NJ	68.31
11/06	DEBIT POS, *** [REDACTED] 9513, AUT [REDACTED] DDA PURCHASE WAWA 433 SOMERS POINT * NJ	22.48
11/06	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	200.00
11/08	DEBIT CARD PURCHASE, **** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR WENDY S 3078 MANTUA * NJ	1.91
11/08	DEBIT POS, *** [REDACTED] 9513, AUT 110819 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	9.20
11/08	DEBIT POS, **** [REDACTED] 005, AUT 110819 DDA PURCHASE CVS PHARMACY [REDACTED] OCEAN CITY * NJ	35.12
11/12	DEBIT POS, **** [REDACTED] 79513, AUT [REDACTED] DDA PURCHASE ROYAL FARMS [REDACTED] 3117 EGG HARBOR * NJ	5.32
11/15	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	1,800.00
11/15	DEBIT POS, **** [REDACTED] 9513, AUT 111519 DDA PURCHASE BJS WHOLESALE 0 200 WRA MAYS LANDING * NJ	164.72
11/15	DEBIT POS, *** [REDACTED] 9513, AUT 111519 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	37.63
11/18	DEBIT CARD PURCHASE, **** [REDACTED] 9513, AUT [REDACTED] VISA DDA PUR US GAS SOMERS POINT SOMERS POINT * NJ	30.00
11/18	DEBIT CARD PURCHASE, *** [REDACTED] 9513, AUT [REDACTED] VISA DDA PUR TIFFANI NAILS AND SPA II MARMORA * NJ	40.00
11/18	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 941 MAYS LANDING * NJ	0.89
11/18	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE THE HOME DEPOT 0930 EGG HBR TWP * NJ	20.73
11/18	DEBIT CARD PURCHASE, *** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR APPLEBEES SOME96206255 SOMERS POINT * NJ	31.21
11/18	DEBIT CARD PURCHASE, **** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR YIANNIS CAFE OCEAN CITY * NJ	27.19
11/18	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 728 OCEAN CITY * NJ	24.46
11/18	ACH DEBIT, LAULETTA BIRNBAU REVERSAL **** [REDACTED] 748M	1,267.49
	Subtotal:	5,366.65

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STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTER

Page: 4 of 4  
Statement Period: Oct 21 2019-Nov 20 2019  
Cust Ref #: [REDACTED] 522-T-###  
Primary Account #: [REDACTED] 8968

DAILY ACCOUNT ACTIVITY

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
11/19	OVERDRAFT RET	35.00
Subtotal:		35.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
11/20	MAINTENANCE FEE	5.99
11/20	PAPER STATEMENT FEE	1.00
Subtotal:		6.99

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/20	17.09	11/06	55.19
10/21	405.45	11/08	8.96
10/24	205.45	11/12	3.64
10/29	305.45	11/15	304.10
10/31	75.46	11/18	-27.87
11/01	345.98	11/19	1,254.62
11/04	277.67	11/20	1,247.63



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## STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTER  
DIPS CASE 19-31483 DIST NJ  
9 E ABERDEEN RD  
OCEAN CITY NJ 08226-4701

Page: 1 of 6  
Statement Period: Nov 21 2019-Dec 20 2019  
Cust Ref #: 4-039-T-###  
Primary Account #: 8968

**Chapter 11 Checking**

KIMBERLY A HOVATTER  
EDWARD J HOVATTER

Account # 4-8968

**ACCOUNT SUMMARY**

Beginning Balance	1,247.63	Average Collected Balance	600.76
Electronic Deposits	2,357.94	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	3,592.24	Annual Percentage Yield Earned	0.00%
Ending Balance	13.33	Days in Period	30

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$35.00

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/26	eTransfer Credit, Online Xfer Transfer from CK 4236	40.00
11/27	eTransfer Credit, Online Xfer Transfer from CK 40713	20.00
11/29	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP *** 048M	1,049.87
12/13	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP *** 748M	1,248.07
	Subtotal:	2,357.94

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
11/25	DEBIT CARD PURCHASE, *** 9513, AUT VISA DDA PUR DUNKIN 310280 Q35 OCEAN CITY * NJ	5.74
11/25	DEBIT CARD PURCHASE, *** 9513, AUT VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00
11/25	DEBIT POS, *** 9513, AUT DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	9.93
11/25	DEBIT CARD PURCHASE, *** 9513, AUT VISA DDA PUR MR GREEN JEANS HAMMONTON * NJ	77.70
11/25	DEBIT CARD PURCHASE, *** 9513, AUT VISA DDA PUR SUNOCO 4300 HAMMONTON * NJ	25.00
11/25	eTransfer Debit, Online Xfer Transfer to CK 8452	700.00
11/25	DEBIT POS, *** 9513, AUT DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	43.18

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## 2 of 6

1	Ending Balance	13.33
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

<b>(2)</b>	<b>DEPOSITS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	Total Deposits		

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total</b> <b>Withdrawals</b>		<b>1</b>

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.





America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTERPage: 3 of 6  
Statement Period: Nov 21 2019-Dec 20 2019  
Cust Ref #: [REDACTED] 039-T-###  
Primary Account #: [REDACTED] 3968

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/25	DEBIT CARD PURCHASE, *** [REDACTED] 9513, AUT [REDACTED] VISA DDA PUR CARLUCCIO S COAL FIRED NORTHFIELD * NJ	36.25
11/25	DEBIT CARD PURCHASE, **** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR MR GREEN JEANS HAMMONTON * NJ	141.91
11/25	DEBIT POS, *** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08
11/25	DEBIT CARD PURCHASE, *** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	15.00
11/25	DEBIT CARD PURCHASE, *** [REDACTED] 9513, AUT 112419 VISA DDA PUR 2COCOM MOVAVI COM [REDACTED] 1614 * GA	39.36
11/25	DEBIT POS, *** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE ACME 2649 OCEAN CITY * NJ	15.50
11/25	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	31.75
11/26	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	50.00
11/26	DEBIT POS, *** [REDACTED] 9513, AUT [REDACTED] DDA PURCHASE PIER 1 IMPORTS SOMERS POINT * NJ	21.28
11/27	DEBIT CARD PURCHASE, *** [REDACTED] 9513, AUT [REDACTED] VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	20.00
11/29	DEBIT CARD PURCHASE, *** [REDACTED] 9513, AUT [REDACTED] VISA DDA PUR BAGLIANIS MARKET HAMMONTON * NJ	16.77
11/29	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WALGREENS STORE 425 NEW SOMERS POINT * NJ	4.89
12/02	DEBIT CARD PURCHASE, *** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR HOT BAGELS MORE INC SOMERS POINT * NJ	7.20
12/02	DEBIT CARD PURCHASE, ** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR SOMERSPOINT NEWS AND TOB SOMERS POINT * NJ	19.48
12/02	DEBIT CARD PURCHASE, **** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR SHORE TRUE VALUE SOMERS POINT * NJ	4.25
12/02	DEBIT CARD PURCHASE, *** [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR TASTE OF NY CAFE GRILL OCEAN CITY * NJ	21.93
12/02	DEBIT POS, ** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE ACME 3824 OCEAN CITY * NJ	47.55
12/02	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE CVS PHARMACY 00 00961 OCEAN CITY * NJ	40.04
12/02	DEBIT POS, *** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 433 SOMERS POINT * NJ	19.08
12/03	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT [REDACTED] VISA DDA PUR SHANGHAI HOUSE SOMERS POINT * NJ	26.16
12/03	DEBIT POS, **** [REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 360 SEWELL * NJ	19.08
12/04	DEBIT POS, **** [REDACTED] 9513, AUT [REDACTED] DDA PURCHASE WALGREENS STORE 1332 WES OCEAN CITY * NJ	41.56



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STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTER

Page: 4 of 6  
Statement Period: Nov 21 2019-Dec 20 2019  
Cust Ref #: 4322828968-039-T-###  
Primary Account #: 432-2828968

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/05	DEBIT POS, ****[REDACTED] 9513, AUT 120519 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	91.77
12/06	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR SUNOCO 0547584300 HAMMONTON * NJ	25.00
12/06	DEBIT CARD PURCHASE, ****[REDACTED] 1005, AUT [REDACTED] VISA DDA PUR WAWA 8324 [REDACTED] 3246 SOMERS POINT * NJ	20.00
12/06	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR YIANNIS CAFE OCEAN CITY * NJ	38.74
12/06	DEBIT POS, ****[REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 433 SOMERS POINT * NJ	9.18
12/06	DEBIT POS, ****[REDACTED] 9513, AUT [REDACTED] DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	37.63
12/06	DEBIT POS, ****[REDACTED] 9513, AUT [REDACTED] DDA PURCHASE BJS WHOLESALE 0 200 WRA MAYS LANDING * NJ	220.73
12/09	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR CIRCLE LIQUOR SOMERS POINT * NJ	69.28
12/09	DEBIT CARD PURCHASE, ****[REDACTED] 79513, AUT [REDACTED] VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00
12/10	DEBIT POS, ****[REDACTED] 9513, AUT [REDACTED] DDA PURCHASE WAWA 433 SOMERS POINT * NJ	2.67
12/11	DEBIT POS, ****[REDACTED] 79513, AUT [REDACTED] DDA PURCHASE WAWA 758 MARMORA * NJ	96.06
12/11	NONTD ATM DEBIT, ****[REDACTED] 9513, AUT [REDACTED] DDA WITHDRAW TIFFANI NAIL 259652 MARMORA * NJ	60.00
12/12	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR SUNOCO 0547584300 HAMMONTON * NJ	25.00
12/12	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR WAWA 758 [REDACTED] 7583 MARMORA * NJ	25.00
12/12	DEBIT POS, ****[REDACTED] 9513, AUT [REDACTED] DDA PURCHASE CVS PHARMACY 00 00961 OCEAN CITY * NJ	21.79
12/12	DEBIT POS, ****[REDACTED] 9513, AUT [REDACTED] DDA PURCHASE WAWA 433 SOMERS POINT * NJ	4.39
12/13	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	150.00
12/13	DEBIT POS, ****[REDACTED] 1005, AUT 121219 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	19.08
12/16	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	150.00
12/16	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR BEACH BUDDIES ANIMAL HOS MARMORA * NJ	136.62
12/16	DEBIT CARD PURCHASE, ****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR CIRCLE LIQUOR SOMERS POINT * NJ	69.28
12/16	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	50.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



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## STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTERPage: 5 of 6  
Statement Period: Nov 21 2019-Dec 20 2019  
Cust Ref #: [REDACTED] 039-T-###  
Primary Account #: [REDACTED] 8968

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/16	DEBIT CARD PURCHASE, ***[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR YIANNIS CAFE OCEAN CITY * NJ	29.00
12/16	DEBIT CARD PURCHASE, **[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR LUKOIL 57716 CHERRY HILL * NJ	25.00
12/16	DEBIT CARD PURCHASE, ***[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR SQ BELLA U OCEAN CITY * NJ	22.65
12/16	DEBIT POS, *****[REDACTED] 9513, AUT [REDACTED] DDA PURCHASE WAWA 728 OCEAN CITY * NJ	19.80
12/16	DEBIT POS, *****[REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08
12/16	DEBIT POS, *****[REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 956 BERLIN * NJ	19.08
12/16	DEBIT CARD PURCHASE, *****[REDACTED] 79513, AUT [REDACTED] VISA DDA PUR CHICK FIL A 03909 EGG HARBOR TW * NJ	9.69
12/16	DEBIT POS, *****[REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WHOLEFDS MRL 100 940 ROU MARLTON * NJ	5.29
12/17	DEBIT CARD PURCHASE, ***[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR US GAS SOMERS POINT SOMERS POINT * NJ	25.00
12/17	DEBIT POS, *****[REDACTED] 1005, AUT [REDACTED] DDA PURCHASE WAWA 433 SOMERS POINT * NJ	22.48
12/17	DEBIT CARD PURCHASE, *****[REDACTED] 1005, AUT [REDACTED] VISA DDA PUR SANTINIS PIZZERIA SEWELL * NJ	5.33
12/18	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	350.00
12/18	DEBIT CARD PURCHASE, *****[REDACTED] 9513, AUT [REDACTED] VISA DDA PUR WAWA 8324 [REDACTED] 8246 SOMERS POINT * NJ	25.00
12/19	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	100.00
12/19	NONTD ATM DEBIT, *****[REDACTED] 1005, AUT 121919 DDA WITHDRAW 330 COOPER STREET CAMDEN * NJ	22.95
Subtotal:		3,592.24

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/20	1,247.63	12/09	275.50
11/25	62.23	12/10	272.83
11/26	30.95	12/11	116.77
11/29	1,059.16	12/12	40.59
12/02	899.63	12/13	1,119.58
12/03	854.39	12/16	564.09

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER  
EDWARD J HOVATTER

Page: 6 of 6  
Statement Period: Nov 21 2019-Dec 20 2019  
Cust Ref #: [REDACTED] 039-T-###  
Primary Account #: [REDACTED] 8968

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DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/04	812.83	12/17	511.28
12/05	721.06	12/18	136.28
12/06	369.78	12/19	13.33



009651



Two Liberty Place  
50 S. 16th Street Ste 2400  
Philadelphia, PA 19102

3PAR

Return Service Requested

Page: 1 of 1  
Statement Date: 12/05/19  
Primary Account: XXXXXXXX7553

009651 0.4500 AV 0.383 TR00037

EDWARD J HOVATTER  
KIMBERLY HOVATTER  
9 E ABERDEEN ROAD  
OCEAN CITY, NJ 08226-4701

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**Fee-Free Visa® Gift Card**

**50+ CHECKING ACCOUNT**

Account: XXXX XXX7553

**50+ CHECKING ACCOUNT**

Account Number	XXXXXXXX7553	Number of Enclosures	0
Previous Balance	17.51	Statement Dates	11/06/19 Thru 12/05/19
Deposits/Credits	.00	Days In The Statement Period	30
Checks/Debits	.00	Average Ledger	17.51
Service Charge	.00	Average Collected	17.51
Interest Paid	.00		
Current Balance	17.51	2019 Interest Paid	17.26

**Daily Balance**

Date	Amount	Date	Amount
11/06	17.51		

**Interest Rate Summary**

Date	Interest Rate
11/05	0.100000%

3PAR-001-009651-001-000-191206 009651 S03  
08226470109





Two Liberty Place  
50 S. 16th Street Ste 2400  
Philadelphia, PA 19102

3PAR

Return Service Requested

Page: 1 of 1  
Statement Date: 01/06/20  
Primary Account: XXXXXXXX7553

010025 0.4500 AV 0.383 TR00039

EDWARD J HOVATTER  
KIMBERLY HOVATTER  
9 E ABERDEEN ROAD  
OCEAN CITY, NJ 08226-4701

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**Fee-Free Visa Gift Card**

**50+ CHECKING ACCOUNT**

Account: XXXXXXXX7553

<b>50+ CHECKING ACCOUNT</b>		Number of Enclosures	0
Account Number	XXXXXXXX7553	Statement Dates	12/06/19 Thru 1/06/20
Previous Balance	17.51	Days In The Statement Period	32
Deposits/Credits	.00	Average Ledger	6.56
1 Checks/Debits	17.51	Average Collected	6.56
Service Charge	.00		
Interest Paid	.00		
Current Balance	.00		

**Transaction Activity**

Date	Description	Debits	Credits	Balance
12/18	Closing Withdrawal	17.51-		0.00

**Daily Balance**

Date	Amount	Date	Amount	Date	Amount
12/06	17.51	12/18	0.00		

**Interest Rate Summary**

Date	Interest Rate
12/05	0.100000%





American Express National Bank  
P.O. Box 30384  
Salt Lake City, UT 84130-0384

**Account Statement For:**

EDWARD J HOVATTER

Statement Period: November 1, 2019 - November 30, 2019

Number of Days in Statement Period: 30

Page 1 of 3



00000153 TAMXDS120119004255 02 000000000 002  
EDWARD J HOVATTER  
920 PLEASURE AVE  
OCEAN CITY NJ 08226

**Summary of My Accounts**

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx3337	\$63.94
<b>Total</b>		<b>\$63.94</b>

**Customer Service Information**

**Customer Care:**

Contact us at 1-800-446-6307

**Visit Us Online:**

[personalsavings.americanexpress.com](https://personalsavings.americanexpress.com)

**Written Inquiries:**

American Express National Bank

P.O. Box 30384

Salt Lake City, UT 84130-0384

**Account Owner(s): EDWARD J HOVATTER and KIMBERLY A HOVATTER**

**High Yield Savings Account: xxxxxxxx3337**

**Account Summary**

Date	Transactions	Amount
11/01/2019	Balance Last Statement	\$63.85
	Total Debits This Period	\$0.00
	Total Credits This Period	\$0.09
11/30/2019	Ending Balance	\$63.94
	Interest Credited This Period	\$0.09
	Interest Credited Year-to-Date	\$104.00
	Interest Earned 11/1/2019 to 11/30/2019	30 Days
	Annual Interest Rate*	1.73491%
	Annual Percentage Yield (APY)*	1.75%
	Annual Percentage Yield Earned This Period	1.73%

\* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.



Accounts offered by American Express National Bank. Member FDIC.

00000153 0015308 0001 0002 TAMXDS120119004255



**Personal  
Savings**

**American Express National Bank**  
P.O. Box 30384  
Salt Lake City, UT 84130-0384

**Account Statement For:**  
**EDWARD J HOVATTER**  
Page 2 of 3

**In Case of Errors or Questions About Your Electronic Transfers (EFTs).**

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, please contact us as soon as you can.

**Direct Inquiries To:**

**Customer Care Telephone Number:**

1-800-446-6307

**Written Inquiries:**

P.O. Box 30384, Salt Lake City, UT 84130-0384

**We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.**

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you notify us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.





## Personal Savings

American Express National Bank  
P.O. Box 30384  
Salt Lake City, UT 84130-0384

Account Statement For:  
EDWARD J HOVATTER  
Page 3 of 3

Account Owner(s): EDWARD J HOVATTER and KIMBERLY A HOVATTER  
High Yield Savings Account: xxxxxxxx3337 (continued)

### Account Activity

Date	Transactions	Debits	Credits	Balance
11/01/2019	Beginning Balance			\$63.85
11/30/2019	Interest Payment		\$0.09	\$63.94
11/30/2019	Ending Balance			\$63.94

# Personal Savings

American Express National Bank  
P.O. Box 30384  
Salt Lake City, UT 84130-0384

## Account Statement For:

EDWARD J HOVATTER

Statement Period: December 1, 2019 - December 31, 2019

Number of Days in Statement Period: 31

Page 1 of 3



00000252 TAMXDS010120004243 02 000000000 002  
EDWARD J HOVATTER  
920 PLEASURE AVE  
OCEAN CITY NJ 08226

## Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx3337	\$64.03
Total		\$64.03

## Customer Service Information

### Customer Care:

Contact us at 1-800-446-6307

### Visit Us Online:

[personalsavings.americanexpress.com](https://personalsavings.americanexpress.com)

### Written Inquiries:

American Express National Bank  
P.O. Box 30384  
Salt Lake City, UT 84130-0384

**Account Owner(s): EDWARD J HOVATTER and KIMBERLY A HOVATTER**  
**High Yield Savings Account: xxxxxxxx3337**

## Account Summary

Date	Transactions	Amount
12/01/2019	Balance Last Statement	\$63.94
	Total Debits This Period	\$0.00
	Total Credits This Period	\$0.09
12/31/2019	Ending Balance	\$64.03
	Interest Credited This Period	\$0.09
	Interest Credited Year-to-Date	\$104.09
	Interest Earned 12/1/2019 to 12/31/2019	31 Days
	Annual Interest Rate*	1.68575%
	Annual Percentage Yield (APY)*	1.70%
	Annual Percentage Yield Earned This Period	1.67%

\* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.



Accounts offered by American Express National Bank. Member FDIC.

00000252 0015503 0001 0002 TAMXDS010120004243

American Express National Bank  
P.O. Box 30384  
Salt Lake City, UT 84130-0384

Account Statement For:  
EDWARD J HOVATTER  
Page 2 of 3

**In Case of Errors or Questions About Your Electronic Transfers (EFTs).**

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- (3) Tell us the dollar amount of the suspected error.

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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

